

NOTICE OF ASSETS AND DEADLINE TO FILE A PROOF OF CLAIM	
Honorable R. Kimball Mosier, U.S. Bankruptcy Judge	
CASE NUMBER: 10-20934	DATE FILED (OR CONVERTED): 1/29/10
NAME OF DEBTOR(S): Kenneth Alan Ralphs, xxx-xx-5530 Camille C Ralphs, xxx-xx-5600	ADDRESS OF DEBTOR: 1092 North 800 West Orem, UT 84057
DEBTOR'S ATTORNEY: Jacob R. Powell Scribner & McCardless P.C. 2696 N. University Ave. ste #220 Provo, UT 84604 801-375-5600	TRUSTEE: Philip G. Jones tr 853 West Center Street Orem, UT 84057 (801) 224-5750

The Court has been advised by the Trustee in the above case that money may become available for payment to creditors.

If you have not already filed a claim in the above case and wish to do so, you should file your claim with the Court as soon as possible. The claim form appearing on the opposite side of this notice, properly completed, must reach the address below on or before:

June 22, 2010

The place to file the proof of claim, either in person or by mail, is the Office of the Clerk of the Bankruptcy Court.

Clerk, U.S. Bankruptcy Court
Attn: Claims Department
350 South Main #301
Salt Lake City, UT 84101

**IF A CLAIM WAS PREVIOUSLY SUBMITTED, IT IS NOT NECESSARY
TO FILE ANOTHER ONE.**

DATED: 3/22/10

FOR THE COURT
David A. Sime, Clerk

Form BLN

FORM B10 (Official Form 10) (12/07)

UNITED STATES BANKRUPTCY COURT District of Utah		PROOF OF CLAIM
Name of Debtor: Kenneth Alan Ralphs		Case Number: 10-20934
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property):		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim. Court Claim Number: _____ <i>(If known)</i> Filed on: _____
Name and address where notices should be sent: [Strike any pre-printed text if incorrect AND print correct information]		
Telephone number:		
Name and address where payment should be sent (if different from above):		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars. <input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
Telephone number:		
1. Amount of Claim as of Date Case Filed: \$ _____ If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4. If all or part of your claim is entitled to priority, complete item 5. <input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.		5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount. Specify the priority of the claim. <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Wages, salaries, or commissions (up to \$10,950*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier – 11 U.S.C. §507(a)(4). <input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. §507(a)(5). <input type="checkbox"/> Up to \$2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. §507(a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. §507(a)(8). <input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. §507(a)(____). Amount entitled to priority: \$ _____ <i>*Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</i>
2. Basis for Claim: _____ (See instruction #2 on reverse side.)		
3. Last four digits of any number by which creditor identifies debtor: _____ 3a. Debtor may have scheduled account as: _____ (See instruction #3a on reverse side.)		
4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information. Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: Value of Property: \$ _____ Annual Interest Rate ____ % Amount of arrearage and other charges as of time case filed included in secured claim, if any: \$ _____ Basis for perfection: _____ Amount of Secured Claim: \$ _____ Amount Unsecured: \$ _____		
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim. 7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements or running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See definition of "redacted" on reverse side.) DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain:		
Date: _____ Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.		FOR COURT USE ONLY Please mail this claim form to: U.S. Bankruptcy Court 350 South Main St., Rm. 301 Salt Lake City, Utah 84101

B10 (Official Form 10) (12/07) – Cont.

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

Items to be completed in Proof of Claim form

Court, Name of Debtor, and Case Number:

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

4. Secured Claim:

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien

documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a).

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Documents:

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). Do not send original documents, as attachments may be destroyed after scanning.

Date and Signature:

The person filing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

DEFINITIONS

Debtor

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

Creditor

A creditor is the person, corporation, or other entity owed a debt by the debtor on the date of the bankruptcy filing.

Claim

A claim is the creditor's right to receive payment on a debt that was owed by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101(5). A claim may be secured or unsecured.

Proof of Claim

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

Secured Claim Under 11 U.S.C. §506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

Unsecured Claim

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

Claim Entitled to Priority Under 11 U.S.C. §507(a)

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

INFORMATION

Acknowledgment of Filing of Claim

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the fact value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. §101 *et seq.*), and any applicable orders of the bankruptcy court.

Certificate of Service Page 4 of 4

CERTIFICATE OF NOTICE

District/off: 1088-2
Case: 10-20934

User: kpc
Form ID: bln

Page 1 of 1
Total Noticed: 17

Date Rcvd: Mar 22, 2010

The following entities were noticed by first class mail on Mar 24, 2010.

db/jdb +Kenneth Alan Ralphs, Camille C Ralphs, 1092 North 800 West, Orem, UT 84057-3030
aty +Jacob R. Powell, Scribner & McCardless P.C., 2696 N. University Ave. ste #220,
Provo, UT 84604-3885
tr +Philip G. Jones tr, 853 West Center Street, Orem, UT 84057-5201
6830650 +1st National Bank of Omaha, PO Box 3412, Omaha, NE 68103-0412
6830651 +Alpine Credit Union, 1510 North State St, Orem, UT 84057-2540
6830653 +Bank of America, PO Box 17054, Wilmington, DE 19850-7054
6830654 +Chase, PO Box 7090, Mesa, AZ 85216-7090
6830656 +Citi Cards / Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
6830647 +Mortgage Service Center, 4001 Leadenhall Rd, Mount Laurel, NJ 08054-4611
6830648 +RC Willey Home Furnishings, 2301 South 300 West, Salt Lake City, UT 84115-2516

The following entities were noticed by electronic transmission on Mar 22, 2010.

tr +EDI: QPGJONES.COM Mar 22 2010 19:08:00 Philip G. Jones tr, 853 West Center Street,
Orem, UT 84057-5201
6830652 +EDI: AMEREXPR.COM Mar 22 2010 19:08:00 American Express, PO Box 981537,
El Paso, TX 79998-1537
6830653 +EDI: BANKAMER2.COM Mar 22 2010 19:08:00 Bank of America, PO Box 17054,
Wilmington, DE 19850-7054
6830655 +EDI: CHASE.COM Mar 22 2010 19:08:00 Chase Bank USA, 800 Brooksedge Blvd,
Westerville, OH 43081-2822
6830657 EDI: DISCOVER.COM Mar 22 2010 19:08:00 Discover Financial Services LLC, PO Box 15316,
Wilmington, DE 19850
6847534 EDI: RMSC.COM Mar 22 2010 19:08:00 GE Money Bank, Care of Recovery Management Systems Corp,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
6830658 +EDI: RMSC.COM Mar 22 2010 19:08:00 GEMB / Sams Club DC, PO Box 981400,
El Paso, TX 79998-1400
6830659 EDI: RMSC.COM Mar 22 2010 19:08:00 Green Tree Servicing LLC, 332 Minnesota St Ste 610,
Saint Paul, MN 55101
6830649 +EDI: WFFC.COM Mar 22 2010 19:08:00 Wells Fargo Bank NV NA, PO Box 31557,
Billings, MT 59107-1557

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 24, 2010

Signature:

